



2161
#2
BT
04-04-u

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT APPLICATION EXAMINING OPERATIONS

Applicant: Saylor

Group Art Unit: 2161

Serial No.: 09/894,644

Examiner:

Filed: June 27, 2001

RECEIVED
MAR 21 2002
Technology Center 2100

Title: Web Dependent Consumer Financing and Virtual Reselling Method

INFORMATION DISCLOSURE STATEMENT
IN ACCORDANCE WITH 37 CFR §1.98

Law Office of Karen Dana Oster, LLC
PMB 1020
15450 SW Boones Ferry Rd. #9
Lake Oswego, OR 97035
March 8, 2002

Assistant Commissioner for Patents

Washington, DC 20231

Dear Sir:

Applicant submits herewith copies of patents and other art of which he is aware and which he desires to have considered by the Patent Office in accordance with 37 CFR §1.97. In accordance with 37 CFR §1.97(b)(3), this Information Disclosure Statement is being submitted before the mailing date of a first office action on the merits.

In accordance with 37 CFR §1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any patent or patents, or other art referred to herein is, or is considered to be, material to patentability under 37 CFR §1.56(b) unless specifically designated as such.

A list of the patents enclosed herewith is set forth on the attached single page of Form PTO/SB/08A.

The person making this statement is the attorney who signs below on the basis of the information supplied by the inventor and the information in the file.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Karen Oster", written in a cursive style.

Karen Dana Oster
Reg. No. 37,621
Of Attorneys of Record
Tel: (503) 810-2560

